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*Counsel for the Debtors
and Debtors in Possession*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
-----)	

**DEBTORS' TWENTIETH OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

**THIS OBJECTION SEEKS TO DISALLOW AND EXPUNGE CERTAIN PROOFS OF CLAIM.
CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND
CLAIMS ON EXHIBIT A ATTACHED TO THE PROPOSED ORDER.**

**IF YOU HAVE QUESTIONS, OR YOU ARE UNABLE TO LOCATE YOUR CLAIM ON
EXHIBIT A ATTACHED TO THE PROPOSED ORDER, PLEASE CONTACT
DEBTORS' COUNSEL, JORDAN A. WISHNEW, AT (212) 468-8000.**

TO THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE:

Residential Capital, LLC and its affiliated debtors, in the above-captioned chapter 11 cases (the “Chapter 11 Cases”), as debtors and debtors in possession (collectively, the “Debtors”), respectfully represent:

RELIEF REQUESTED

1. The Debtors file this twentieth omnibus claims objection (the “Objection”) pursuant to section 502(b) of title 11 of the United States Code (the “Bankruptcy Code”), Rule 3007(d) of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”), and this Court’s order approving procedures for the filing of omnibus objections to proofs of claim filed in these Chapter 11 Cases [Docket No. 3294] (the “Procedures Order”), seeking entry of an order (the “Proposed Order”), in a form substantially similar to that attached hereto as Exhibit 5, disallowing and expunging the claims listed on Exhibit A¹ annexed to the Proposed Order. In support of the Objection, the Debtors submit the declaration of Deanna Horst, Senior Director of Claims Management for Residential Capital, LLC (the “Horst Declaration”, attached hereto as Exhibit 1), the declaration of Norman S. Rosenbaum of Morrison & Foerster LLP, counsel to the Debtors (the “Rosenbaum Declaration”, attached hereto as Exhibit 2), and the declaration of Robert D. Nosek of SilvermanAcampora LLP as Special Counsel (“Special Counsel”) to the Creditors’ Committee for Borrower Issues (the “Nosek Declaration”, attached hereto as Exhibit 3).

2. The Debtors, in consultation with Special Counsel, have determined that the proofs of claim identified on Exhibit A to the Proposed Order (collectively, the “Insufficient

¹ Claims listed on Exhibit A are reflected in the same manner as they appear on the claims register maintained by KCC (defined herein).

Documentation Claims”) lack sufficient supporting documentation as to their validity and amount and have no basis in the Debtors’ books and records. Such determination was made after the respective holders of the Insufficient Documentation Claims were given an opportunity under the Procedures Order to supply supporting documentation. Accordingly, the Debtors request that the Insufficient Documentation Claims be disallowed and expunged in their entirety.

3. The Insufficient Documentation Claims only include claims filed by current or former borrowers (collectively, the “Borrower Claims” and each a “Borrower Claim”). As used herein, the term “Borrower” means a person who is or was a mortgagor under a mortgage loan originated, serviced, and/or purchased or sold by one or more of the Debtors.²

4. The Debtors expressly reserve all rights to object on any other basis to any Insufficient Documentation Claim as to which the Court does not grant the relief requested herein.

JURISDICTION

5. This Court has jurisdiction to consider this matter pursuant to 28 U.S.C. §§ 157 and 1334. Venue is proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409. This is a core proceeding pursuant to 28 U.S.C. § 157(b).

BACKGROUND

6. On May 14, 2012 (the “Petition Date”), each of the Debtors filed a voluntary petition in this Court for relief under chapter 11 of the Bankruptcy Code. The Debtors are managing and operating their businesses as debtors in possession pursuant to Bankruptcy Code sections 1107(a) and 1108. These Chapter 11 Cases are being jointly administered pursuant to Bankruptcy Rule 1015(b).

² The terms “Borrower” and “Borrower Claims” are identical to those utilized in the Procedures Order [Docket No. 3294].

7. On May 16, 2012, the United States Trustee for the Southern District of New York appointed a nine member official committee of unsecured creditors [Docket No. 102] (the “Creditors’ Committee”).

8. On June 20, 2012, the Court directed that an examiner be appointed, and on July 3, 2012, the Court approved Arthur J. Gonzalez as the examiner [Docket Nos. 454, 674]. The examiner’s report was filed under seal on May 13, 2013 [Docket No. 3698]. The report was subsequently unsealed on June 26, 2013 [Docket No. 4099].

9. On July 17, 2012, the Court entered an order [Docket No. 798] appointing Kurtzman Carson Consultants LLC (“KCC”) as the notice and claims agent in these Chapter 11 Cases. Among other things, KCC is authorized to (a) receive, maintain, record and otherwise administer the proofs of claim filed in these Chapter 11 Cases and (b) maintain official claims registers for each of the Debtors.

10. To date, over 6,860 proofs of claim have been filed in these Chapter 11 Cases as reflected on the Debtors’ claims registers.

11. On March 21, 2013, the Court entered the Procedures Order, which authorizes the Debtors to file omnibus objections to up to 150 claims at a time on various grounds, including that “the Claims do not include sufficient documentation to ascertain the validity of the Claims[.]” See Procedures Order at 2.

12. Based on substantial input from counsel to the Creditors’ Committee and Special Counsel, the Procedures Order includes specific protections for Borrowers and sets forth a process for the Debtors to follow before objecting to certain categories of Borrower Claims (the “Borrower Claim Procedures”).

13. The Borrower Claim Procedures generally provide, *inter alia*, that prior to objecting to Borrower Claims, the Debtors must (i) consult with Special Counsel and provide Special Counsel with a list of the claims at issue, and (ii) review their books and records to determine if any amounts are owed to such Borrowers. For Borrower Claims filed with no or insufficient documentation, prior to filing an objection, the Debtors, in cooperation with Special Counsel, must also send each Borrower claimant a letter, with notice to Special Counsel, requesting additional documentation in support of the purported claim (the “Request Letter”). See Procedures Order at 4.

14. In connection with the claims reconciliation process, the Debtors identified the Insufficient Documentation Claims as claims filed by Borrowers that either (i) fail to identify the amount of the claim and the basis for the claim or (ii) identify the claim amount but do not provide any explanation or attach any supporting documentation to substantiate the claim amount.

15. In May 2013, after consulting with Special Counsel, the Debtors sent Request Letters, substantially in the form as those attached as Exhibit 4, to the Borrowers who filed the Insufficient Documentation Claims requesting additional documentation in support of such claims. The Request Letters state that the claimant must respond within 30 days (the “Response Deadline”) with an explanation that states the legal and factual reasons why the claimant believes it is owed money or is entitled to other relief from the Debtors and the claimant must provide copies of any and all documentation that the claimant believes supports the basis for its claim. See Request Letters at 1. The Request Letters further state that if the claimant does not provide the requested explanation and supporting documentation within 30 days, the Debtors

may file a formal objection to the claimant's claim, seeking to have the claim disallowed and permanently expunged. Id.

16. The Response Deadline has passed, and the Debtors have not received any response to the Request Letters from the holders of the Insufficient Documentation Claims. (See Horst Declaration ¶ 4; Nosek Declaration ¶¶ 5, 8).

**THE INSUFFICIENT DOCUMENTATION CLAIMS
SHOULD BE DISALLOWED AND EXPUNGED**

17. After consulting with Special Counsel and complying with the Borrower Claim Procedures, the Debtors have determined that the Insufficient Documentation Claims listed on Exhibit A to the Proposed Order are claims that should be disallowed and expunged because they lack sufficient documentation and are unsupported by the Debtors' books and records. (See Horst Declaration ¶¶ 4, 5).

18. A filed proof of claim is "deemed allowed, unless a party in interest . . . objects." 11 U.S.C. § 502(a). If an objection refuting at least one of the claim's essential allegations is asserted, the claimant has the burden to demonstrate the validity of the claim. See In re Oneida Ltd., 400 B.R. 384, 389 (Bankr. S.D.N.Y. 2009); In re Adelphia Commc'ns Corp., Case No. 02-41729 (REG), 2007 Bankr. LEXIS 660, at *15 (Bankr. S.D.N.Y. Feb. 20, 2007); In re Rockefeller Ctr. Props., 272 B.R. 524, 539 (Bankr. S.D.N.Y. 2000). The burden of persuasion is on the holder of a proof of claim to establish a valid claim against a debtor. In re Allegheny Int'l, Inc., 954 F.2d 167, 173-74 (3d Cir. 1992); see also Feinberg v. Bank of N.Y. (In re Feinberg), 442 B.R. 215, 220-22 (Bankr. S.D.N.Y. 2010) (stating the claimant "bears the burden of persuasion as to the allowance of [its] claim.").

19. Bankruptcy Rule 3001(c)(1) instructs that:

[w]hen a claim, or an interest in property of the debtor securing the claim, is based on a writing, the original or a duplicate shall be

filed with the proof of claim. If the writing has been lost or destroyed, a statement of the circumstances of the loss or destruction shall be filed with the claim.

Fed. R. Bankr. P. 3001(c)(1).

20. If a claim fails to comply with the documentation requirements of Bankruptcy Rule 3001(c), it is not entitled to *prima facie* validity. See Ashford v. Consolidated Pioneer Mortg. (In re Consolidated Pioneer Mortg.), 178 B.R. 222, 226 (9th Cir. B.A.P. 1995), aff'd, 91 F.3d 151 (9th Cir. 1996); In re Minbatiwalla, 424 B.R. 104, 112 (Bankr. S.D.N.Y. 2010) (J. Glenn).

21. Where creditors fail to provide adequate documentation supporting the validity of their claims consistent with Bankruptcy Rule 3001(c), courts in this Circuit have held that such claims can be disallowed. See Minbatiwalla, 424 B.R. at 119 (determining that “in certain circumstances, claims can be disallowed for failure to support the claim with sufficient evidence . . . because absent adequate documentation, the proof of claim is not sufficient for the objector to concede the validity of a claim.”); In re Porter, 374 B.R. 471, 480 (Bankr. D. Conn. 2007); see also Feinberg, 442 B.R. at 220-22 (applying Minbatiwalla to analysis).

22. In this case, the claimants who filed the Insufficient Documentation Claims failed to attach any or adequate supporting documentation to demonstrate the validity of these claims, see Horst Declaration ¶ 4, and the claimants fail to provide any explanation as to why such documentation is unavailable. Id. The Debtors diligently evaluated the information provided by the claimants in their proofs of claim and proceeded to contact each of the claimants to request additional information so that the Debtors could reconcile the filed claims with their books and records. Id. The claimants failed to respond to the Debtors’ requests, id., and the

Debtors' books and records do not reflect any present liability due and owing to the claimants identified in Exhibit A to the Proposed Order.

23. Therefore, to avoid the possibility that the claimants at issue receive improper recoveries against the Debtors' estates, and to ensure the Debtors' creditors are not prejudiced by such improper recoveries, the Debtors request that the Court disallow and expunge in their entirety each of the Insufficient Documentation Claims.

NOTICE

24. The Debtors have served notice of the Objection in accordance with the Case Management Procedures [Docket No. 141] and the Procedures Order. The Debtors submit that no other or further notice need be provided.

NO PRIOR REQUEST

25. No previous request for the relief sought herein as against the holders of the Insufficient Documentation Claims has been made by the Debtors to this or any other court.

CONCLUSION

WHEREFORE, the Debtors respectfully request that the Court enter an order substantially in the form of the Proposed Order granting the relief requested herein and granting such other relief as is just and proper.

Dated: July 3, 2013
New York, New York

/s/ Norman S. Rosenbaum

Gary S. Lee

Norman S. Rosenbaum

Jordan A. Wishnew

MORRISON & FOERSTER LLP

1290 Avenue of the Americas

New York, New York 10104

Telephone: (212) 468-8000

Facsimile: (212) 468-7900

*Counsel for the Debtors and
Debtors in Possession*

Exhibit 1

Horst Declaration

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
-----)	

**DECLARATION OF DEANNA HORST IN SUPPORT OF DEBTORS’
TWENTIETH OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

I, Deanna Horst, hereby declare as follows:

1. I am the Senior Director of Claims Management for Residential Capital, LLC and its affiliates (“ResCap”), a limited liability company organized under the laws of the state of Delaware and the parent of the other debtors and debtors in possession in the above-captioned Chapter 11 Cases (collectively, the “Debtors”).¹ I have been employed by affiliates of ResCap for eleven years, the last ten months in my current position. I began my association with ResCap in 2001 as the Director, Responsible Lending Manager, charged with managing the Debtors’ responsible lending on-site due diligence program. In 2002, I became the Director of Quality Asset Management, managing Client Repurchase, Quality Assurance and Compliance—a position I held until 2006, at which time I became the Vice President of the Credit Risk Group, managing Correspondent and Broker approval and monitoring. In 2011, I became the Vice President, Business Risk and Controls, and supported GMAC Mortgage, LLC and Ally Bank in

¹ The names of the Debtors in these cases and their respective tax identification numbers are identified on Exhibit 1 to the *Affidavit of James Whitlinger, Chief Financial Officer of Residential Capital, LLC, in Support of Chapter 11 Petitions and First Day Pleadings* [Docket No. 6], dated May 14, 2012.

this role. In my current position, I am responsible for Claims Management and Reconciliation and Client Recovery. I am authorized to submit this declaration (the “Declaration”) in support of the *Debtors’ Twentieth Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)* (the “Objection”).²

2. Except as otherwise indicated, all facts set forth in this Declaration are based upon my personal knowledge of the Debtors’ operations and finances, information learned from my review of relevant documents and information I have received through my discussions with other members of the Debtors’ management or other employees of the Debtors, the Debtors’ professionals and consultants, and/or Kurtzman Carson Consultants LLC (“KCC”), the Debtors’ notice and claims agent. If I were called upon to testify, I could and would testify competently to the facts set forth in the Objection on that basis.

3. In my capacity as Senior Director of Claims Management, I am intimately familiar with the Debtors’ claims reconciliation process. Except as otherwise indicated, all statements in this Declaration are based upon my familiarity with the Debtors’ books and records (the “Books and Records”), the Debtors’ schedules of assets and liabilities and statements of financial affairs filed in these Chapter 11 Cases (collectively, the “Schedules”), my review and reconciliation of claims, and/or my review of relevant documents. I or my designee at my direction have reviewed and analyzed the proof of claim forms and supporting documentation, if any, filed by the claimants listed on Exhibit A annexed to the Proposed Order. In connection with such review and analysis, where applicable, the Debtors have reviewed (i) information supplied or verified by personnel in departments within the Debtors’ various business units,

² Defined terms used but not defined herein shall have the meanings ascribed to such terms as set forth in the Objection.

(ii) the Books and Records, (iii) the Schedules, (iv) other filed proofs of claim, and/or (v) the official claims register maintained in the Debtors' Chapter 11 Cases.

4. Under my supervision, considerable resources and time have been expended to ensure a high level of diligence in reviewing and reconciling the proofs of claim filed in these Chapter 11 Cases. In this case, the claimants who filed the Insufficient Documentation Claims, listed on Exhibit A to the Proposed Order, failed to attach any or adequate supporting documentation to demonstrate the validity of these claims, and the claimants did not include an explanation as to why such documentation is unavailable. The Debtors diligently evaluated any information provided by the claimants in their proofs of claim and, in accordance with the Borrower Claim Procedures, the Debtors proceeded to contact each of the claimants and request that they provide additional information so that the Debtors could reconcile the filed claims with their books and records. In May 2013, the Debtors sent Request Letters, substantially in the form as those attached at Exhibit 4 to the Objection, to the claimants requesting additional documentation in support of the Insufficient Documentation Claims. The claimants failed to respond to the Debtors' requests. The Debtors cannot find any evidence in their books and records that reflects any present liability due and owing to such claimants.

5. Before filing this Objection, the Debtors fully complied with the Borrower Claim Procedures set forth in the Procedures Order, including consulting with Special Counsel as to the scope of the Objection.

6. Accordingly, based upon this review, and for the reasons set forth in the Objection, I have determined that each Insufficient Documentation Claim that is the subject of the Objection should be afforded the proposed treatment described in the Objection.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: July 3, 2013

/s/ Deanna Horst
Deanna Horst
Senior Director of Claims Management for
Residential Capital, LLC

Exhibit 2

Rosenbaum Declaration

MORRISON & FOERSTER LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew

*Counsel for the Debtors
and Debtors in Possession*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
-----)	

**DECLARATION OF NORMAN S. ROSENBAUM IN SUPPORT OF
DEBTORS' TWENTIETH OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

Norman S. Rosenbaum, pursuant to 28 U.S.C. § 1746, declares under penalty of perjury:

1. I am a partner in the law firm of Morrison & Foerster LLP ("M&F"). M&F maintains offices for the practice of law, among other locations in the United States and worldwide, at 1290 Avenue of the Americas, New York, New York 10104. I am an attorney duly admitted to practice before this Court and the courts of the State of New York. By this Court's Order entered on July 16, 2012, M&F was retained as counsel to Residential Capital, LLC and its affiliated debtors (the "Debtors").

2. I submit this declaration (the "Declaration") in support of the Debtors' Twentieth Omnibus Objection to Claims (the "Objection") and in compliance with this Court's Order

entered March 21, 2013, pursuant to section 105(a) of Title 11, United States Code (the “Bankruptcy Code”) and Rules 1009, 3007 and 9019(b) of the Federal Rules of Bankruptcy Procedure approving: (i) Claim Objection Procedures; (ii) Borrower Claim Procedures; (iii) Settlement Procedures; and (iv) Schedule Amendment Procedures [Docket No. 3294] (the “Claims Objection Procedures Order”).

3. It is my understanding that in connection with the filing of the Objection, the Debtors have complied with the Claim Objection Procedures. I have been advised by M&F attorneys under my supervision that in accordance with the Claims Objection Procedures Order, prior to filing the Objection, the Debtors’ personnel: (i) provided SilvermanAcampora LLP as Special Counsel to the Creditors’ Committee for Borrower Issues (“Special Counsel”) with a preliminary Borrower Claim List¹ which included each proof of claim that the Debtors intended to include in the Objection (the “Objection Claim List”); and (ii) conferred with Special Counsel to ensure the accuracy of that list, and agreed with Special Counsel on a final Objection Claim List. In arriving at the final Objection Claim List, I am further advised that the Debtors first reviewed that list and the corresponding proofs of claim to determine if such claims were actually filed with no supporting documentation, or documentation insufficient to determine the amount, priority, and/or validity of such claims, and thereafter, the Debtors conferred with Special Counsel and agreed that each claimant on the Objection Claim List should receive a Request Letter.

4. I am further advised that the Debtors also conferred with Special Counsel in drafting the Request Letter. To the best of my knowledge, the Debtors sent a request letter to

¹ Unless otherwise indicated herein, capitalized terms shall have the meanings ascribed to them in the Claims Objection Procedures Order.

those Borrowers that the Debtors and Special Counsel agreed should receive a Request Letter, with the Debtors providing copies of such letters to Special Counsel.

5. To the best of my knowledge, prior to the filing of the Objection, both the Debtors and Special Counsel have fully complied with all other relevant terms of the Claims Objection Procedures Order.

I declare under penalty of perjury that the foregoing is true and correct.
Executed in New York, New York on July 3, 2013

/s/ Norman S. Rosenbaum
Norman S. Rosenbaum

Exhibit 3

Nosek Declaration

SILVERMANACAMPORA LLP
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
(516) 479-6300
Robert D. Nosek

*Special Counsel for Borrower Issues to the
Official Committee of Unsecured Creditors
of Residential Capital, LLC, et al.*

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
In re:

Chapter 11
Case No. 12-12020 (MG)

RESIDENTIAL CAPITAL, LLC, et al.

(Jointly Administered)

Debtors.
-----X

**DECLARATION OF ROBERT D. NOSEK IN SUPPORT OF THE
DEBTORS' TWENTIETH OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

Robert D. Nosek, pursuant to 28 U.S.C. § 1746, declares under penalty of perjury:

1. I am counsel to the firm SilvermanAcampora LLP ("SilvermanAcampora"), with offices located at 100 Jericho Quadrangle, Suite 300, Jericho, New York 11753. I am duly admitted to practice law before this Court and the courts of the State of New York. By this Court's Order entered November 30, 2012, SilvermanAcampora was retained as special counsel to the Official Committee of Unsecured Creditors of Residential Capital, LLC, et al. (the "Debtors") for borrower issues.

2. I submit this declaration (the "Declaration") in support of the Debtors' Twentieth Omnibus Objection to Claims (the "Objection") and in compliance with this Court's Order entered March 21, 2013, pursuant to section 105(a) of Title 11, United States Code (the

“Bankruptcy Code”) and Rules 1009, 3007 and 9019(b) of the Federal Rules of Bankruptcy Procedure approving: (i) Claim Objection Procedures; (ii) Borrower Claim Procedures; (iii) Settlement Procedures; and (iv) Schedule Amendment Procedures [Docket No. 3294] (the “Claims Objections Procedures Order”).

3. Unless otherwise stated in this Declaration, I have personal knowledge of the facts hereinafter set forth and, if called as a witness, I could and would testify competently thereto.

4. Pursuant to the Claims Objections Procedures Order, prior to filing the Objection, the Debtors provided SilvermanAcampora with a preliminary Borrower Claim List¹ which included each proof of claim that the Debtors intended to include in the Objection (the “Objection Claim List”).

5. I or my designee at my direction reviewed the Objection Claim List, conferred with the Debtors to ensure the accuracy of that list, with SilvermanAcampora agreeing with the Debtors on a final Objection Claim List.

6. In arriving at the final Objection Claim List with the Debtors, I or my designee at my direction first reviewed that list and the corresponding proofs of claim to determine if such claims were actually filed with no supporting documentation, or documentation insufficient to determine the amount, priority, and/or validity of such claims. Thereafter, I or my designee at my direction conferred with the Debtors and agreed that each claimant on the Objection Claim List should receive a Request Letter.

7. I or my designee at my direction also conferred with the Debtors in drafting the

¹ Unless otherwise indicated herein, capitalized terms shall have the meanings ascribed to them in the Claims Objections Procedures Order.

Request Letter. To the best of my knowledge, the Debtors sent a Request Letter to those borrowers that the Debtors and SilvermanAcampora agreed should receive a Request Letter, with the Debtors providing copies of such letters to SilvermanAcampora.

8. For the borrowers whose claims are subject to the Objection, both the Debtors and SilvermanAcampora have reviewed the basis of each borrower claim and the additional documents provided by such borrower in response to the Request Letters, if any, and SilvermanAcampora does not object to the Debtors' determination and reasoning for filing the Objection.

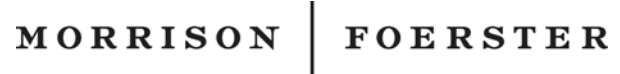
9. To the best of my knowledge, prior to the filing of the Objection, both the Debtors and SilvermanAcampora have fully complied with all other relevant terms of the Claims Objections Procedures Order.

I declare under penalty of perjury that the foregoing is true and correct.
Executed in Jericho, New York on July 3, 2013

/s/ Robert D. Nosek
Robert D. Nosek

Exhibit 4

Request Letters



Claim Number:

Dear Claimant:

You are receiving this letter because you or someone on your behalf filed a Proof of Claim form in the jointly-administered chapter 11 bankruptcy cases of Residential Capital, LLC ("ResCap"), GMAC Mortgage, LLC and other affiliated debtors and debtors in possession (collectively, the "Debtors") pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020 (MG) (the "ResCap bankruptcy case") and we need additional information from you regarding the claims you are asserting against the Debtors.

The Information we Need From You Regarding Your Proof of Claim:

We received and reviewed a copy of the Proof of Claim form and document(s), if any, that you filed in the ResCap bankruptcy case. A copy of your Proof of Claim form is enclosed for your reference. We are unable to determine from the Proof of Claim form and the document(s), if any, you submitted why you believe you are owed money or other relief from one of the Debtors. In order to evaluate your claim, we need to understand why you believe you are owed money or are entitled to other relief from one of the Debtors.

You Must Respond to this Letter by no Later Than June 17, 2013:

In accordance with the Order of the Bankruptcy Court (Docket No. 3294, filed March 21, 2013), you must respond to this letter by no later than June 17, 2013 with an explanation that states the legal and factual reasons why you believe that one of the Debtors owed you money as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim. Included with this letter is a form to assist you in responding to our request.

Consequences of Failing to Respond:

If you do not provide the requested explanation and supporting documentation by no later than June 17, 2013, the Debtors may file a formal objection to your Proof of Claim, and your claim may be disallowed and permanently expunged. If your claim is disallowed and expunged, you will not receive any payment for your claim and any other requests you may have made for non-monetary relief in your Proof of Claim will be denied. Therefore, it is very important that you respond by the date stated above with the requested information and documentation supporting the basis for your claim.

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the loan number and property address that the loan relates to in the information and documentation that you send us, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Note: The Debtors previously provided notices about their bankruptcy filings and the claim process to current customers and mortgage loan applicants. You may have received one or more of those notices.

Nothing in those notices and nothing in this letter changes your obligations under your mortgage loan agreement (i.e. if you were obligated to make, or were making, mortgage loan payments before the ResCap bankruptcy case commenced, you should continue to make mortgage loan payments). However, if the only reason you filed a Proof of Claim was because you received a notice from the Debtors and you do not believe that ResCap, GMAC Mortgage or any of the other Debtors owes you money or other relief, please reply to us via email or letter stating so. This information is necessary to evaluate your claim.

Questions:

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors¹ (contact information provided below):

SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS

SILVERMANACAMPORA LLP
100 Jericho Quadrangle, Suite 300
Jericho, New York 11753
Telephone: 866-259-5217
Website: <http://silvermanacampora.com>
E-mail address: rescapborrower@silvermanacampora.com

You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either;

- (i) Claims.Management@gmacrescap.com, or
- (ii) Residential Capital, LLC
P.O. Box 385220
Bloomington, Minnesota 55438

Please mark each piece of correspondence with the Claim Number referenced above.

Sincerely,

Claims Management
Residential Capital, LLC

¹ Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.



MORRISON | FOERSTER

Claim Number:

Dear Claimant:

You are receiving this letter because you or someone on your behalf filed a Proof of Claim form in the jointly-administered chapter 11 bankruptcy cases of Residential Capital, LLC ("ResCap"), GMAC Mortgage, LLC and other affiliated debtors and debtors in possession (collectively, the "Debtors") pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020 (MG) (the "ResCap bankruptcy case") and we need additional information from you regarding the claims you are asserting against the Debtors.

The Information we Need From You Regarding Your Proof of Claim:

We received and reviewed a copy of the Proof of Claim form and document(s), if any, that you filed in the ResCap bankruptcy case. A copy of your Proof of Claim form is enclosed for your reference. In the process of reviewing the Proof of Claim form and the document(s), if any, you submitted, we noticed that you left the "Basis for Claim" field on the Proof of Claim form blank, or indicated that the basis for your claim is "unknown". In order to evaluate your claim, we need to understand why you believe you are owed money or are entitled to other relief from one of the Debtors.

You Must Respond to this Letter by no Later Than June 17, 2013:

In accordance with the Order of the Bankruptcy Court (Docket No. 3294, filed March 21, 2013), you **must** respond to this letter by no later than June 17, 2013 with an explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you **must** provide copies of any and all documentation that you believe supports the basis for your claim. Included with this letter is a form to assist you in responding to our request.

Consequences of Failing to Respond:

If you do not provide the basis for your claim and the supporting documentation by June 17, 2013, the Debtors may file a formal objection to your Proof of Claim on, among others, the basis that you failed to provide sufficient information and documentation to support your claim, and your claim may be disallowed and permanently expunged. If your claim is disallowed and expunged, you will not receive any payment for your claim and any other requests you may have made for non-monetary relief in your Proof of Claim will be denied. Therefore, it is very important that you respond by the date stated above with the requested information and documentation supporting the basis for your claim.

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the loan number and property address that the loan relates to in the

information and documentation that you send us, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Questions:

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors¹ (contact information provided below):

SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS

SILVERMANACAMPORA LLP

100 Jericho Quadrangle, Suite 300

Jericho, New York 11753

Telephone: 866-259-5217

Website: <http://silvermanacampora.com>

E-mail address: rescapborrower@silvermanacampora.com

You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either;

- (i) Claims.Management@gmacrescap.com, or
- (ii) Residential Capital, LLC
P.O. Box 385220
Bloomington, Minnesota 55438

Please mark each piece of correspondence with the Claim Number referenced above.

Sincerely,

Claims Management
Residential Capital, LLC

¹ Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.

Exhibit 5

Proposed Order

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

_____)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
_____)	

**ORDER GRANTING DEBTORS' TWENTIETH OMNIBUS OBJECTION TO
CLAIMS (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

Upon the twentieth omnibus claims objection, dated July 3, 2013 (the "Objection"),¹ of Residential Capital, LLC and its affiliated debtors in the above-referenced Chapter 11 Cases, as debtors and debtors in possession (collectively, the "Debtors"), seeking entry of an order, pursuant to section 502(b) of title 11 of the United States Code (the "Bankruptcy Code"), Rule 3007(d) of the Federal Rules of Bankruptcy Procedure, and this Court's order approving procedures for the filing of omnibus objections to proofs of claim [Docket No. 3294] (the "Procedures Order"), disallowing and expunging the Insufficient Documentation Claims on the grounds that each Insufficient Documentation Claim lacks sufficient supporting documentation as to its validity and amount and has no basis in the Debtors' books and records, all as more fully described in the Objection; and it appearing that this Court has jurisdiction to consider the Objection pursuant to 28 U.S.C. §§ 157 and 1334; and consideration of the Objection and the relief requested therein being a core proceeding pursuant to 28 U.S.C. § 157(b); and venue being proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409; and due and proper notice of the Objection having been provided, and it appearing that

¹ Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed to such terms in the Objection.

no other or further notice need be provided; and upon consideration of the Objection and the Declaration of Deanna Horst, the Declaration of Norman S. Rosenbaum, and the Declaration of Robert D. Nosek, annexed to the Objection as Exhibits 1-3, respectively; the Court having found and determined that the relief sought in the Objection is in the best interests of the Debtors, their estates, creditors, and all parties in interest and that the legal and factual bases set forth in the Objection establish just cause for the relief granted herein; and after due deliberation and sufficient cause appearing therefor, it is

ORDERED that the relief requested in the Objection is granted to the extent provided herein; and it is further

ORDERED that each Insufficient Documentation Claim listed on Exhibit A annexed hereto is hereby disallowed and expunged; and it is further

ORDERED that Kurtzman Carson Consultants LLC, the Debtors' claims and noticing agent, is authorized and directed to expunge from the claims register the Insufficient Documentation Claims identified on the schedule annexed as Exhibit A hereto pursuant to this Order; and it is further

ORDERED that the Debtors are authorized and empowered to take all actions as may be necessary and appropriate to implement the terms of this Order; and it is further

ORDERED that notice of the Objection, as provided therein, shall be deemed good and sufficient notice of such objection, and the requirements of Bankruptcy Rule 3007(a), the Case Management Procedures entered on May 23, 2012 [Docket No. 141], the Procedures Order, and the Local Rules are satisfied by such notice; and it is further

ORDERED that this Order has no res judicata, estoppel, or other effect on the validity, allowance, or disallowance of any claim not listed on Exhibit A annexed to this Order,

and the Debtors' and any party in interest's rights to object on any basis are expressly reserved with respect to any such claim that is not listed on Exhibit A annexed hereto, and any claim that is listed on Exhibit A to the extent this Court grants any claimant leave to amend its Insufficient Documentation Claim under section 502(d) of the Bankruptcy Code; and it is further

ORDERED that this Order shall be a final order with respect to each of the Insufficient Documentation Claims identified on Exhibit A, annexed hereto, as if each such Insufficient Documentation Claim had been individually objected to; and it is further

ORDERED that this Court shall retain jurisdiction to hear and determine all matters arising from or related to this Order.

Dated: _____, 2013
New York, New York

THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE

Exhibit A to Proposed Order

Insufficient Documentation Claims

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
1	Karel Barel Ariel Barel Sui Juris Third Party Interpleader and Third Party Plaintiffs v GMAC Mortgage LLC Mortgage et al 114 WARBLER DR WAYNE, NJ 07470	4118	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$534,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
2	Karen A. Ledet 5011 Gopherglenn Ct Elk Grove, CA 95758	2450	11/06/2012	\$851.38 Administrative Priority \$0.00 Administrative Secured \$62,221.00 Secured \$0.00 Priority \$57,779.00 General Unsecured	Residential Capital, LLC	12-12020
3	Karen E. Milan 12 Lookout Circle Concord, NH 03303	1573	10/23/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$15,000.00 General Unsecured	Residential Capital, LLC	12-12020
4	Karen Ewing 4797 Pine Ave Fleming Island, FL 32003	2142	11/02/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$158,247.76 General Unsecured	Residential Capital, LLC	12-12020
5	Karen Sholes-Johnson 2313 & 2315 Verbena Street New Orleans, LA 70122	4653	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
6	Katherine Twigg 346 Watkins Field Rd Clayton, GA 30525	1869	10/26/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
7	Kathleen & George Witkowski 8744 W. Jefferson St. Peoria, AZ 85345	3693	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$165,835.70 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
8	Kathy Hall 204 Spiers Ct Richmond, VA 23223	1982	10/30/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$4,185.00 General Unsecured	Residential Capital, LLC	12-12020
9	Katreen Moorer Katreen Moorer (Christene Moorer Estate) 1470 NW 55 Street Miami, FL 33142	3865	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
10	KEITH SLIPPER 2182 SAINT FRANCIS DR PALO ALTO, CA 94303	1345	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$7,462.11 General Unsecured	ditech, LLC	12-12021

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
11	KEITH SLIPPER PO BOX 60352 PALO ALTO, CA 94306	1377	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$8,291.64 General Unsecured	Residential Capital, LLC	12-12020
12	Kenneth W Blecke 312 Byron Ave Bloomington, IL 60108	4841	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$393,385.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
13	Kerin L Aikens Anderia L. Aikens 23 Bacchus Lane Columbia, MS 39429	4684	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$105,088.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
14	KERRIE KIERNAN CARRETTA 51 NEW YORK AVENUE CONGERS, NY 10920	1955	10/29/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$75,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
15	Kevin and Josephine Heady 2300 E. Silverado Ranch Blvd #1005 Las Vegas, NV 89183	1452	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$2,600.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
16	KEVIN CHARLES PETERSON ATT AT LAW PO BOX 1387 BLACKFOOT, ID 83221	4550	11/13/2012	\$1,800.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
17	KEVIN M. PATTERSON PATTI A. PATTERSON 206 HUNTERS LN NE ROCKFORD, MI 49341-1354	1161	10/11/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$350.00 General Unsecured	Residential Capital, LLC	12-12020
18	Kevin McNichols 15042 Longhorn Ln Fontana, CA 92336	2048	11/01/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$20,000.00 General Unsecured	Residential Capital, LLC	12-12020
19	Kraig Heiland 2030 Sleepy Hollow Rd Escondido, CA 92026	4878	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
20	KS Attorneys at Law Tina El Fadel, Esq. 4800 N Federal Hwy, Ste 100A Boca Raton, FL 33431	4770	11/14/2012	\$113,428.00 Administrative Priority \$155,698.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$113,428.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
21	KUSHMAN, DAVID 2245 SUNSET DR KEVIN LYNCH REEDSBURG, WI 53959	937	10/04/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$16,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Homecomings Financial Real Estate Holdings, LLC	12-12040
22	KYLE R JAEGER JOANNA M ALIOTO W227 N3986 LONE TREE LANE PEWAUKEE, WI 53072	770	09/27/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$190,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
23	Laforete H. Davis and Mr. Khalya Davis 666 Paris Ave S. St Petersburg, FL 33701	4327	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$110,476.92 General Unsecured	Residential Capital, LLC	12-12020
24	Lajuinia N. Watkis 208 Rio Verde Drive Belleville, IL 62221	2447	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
25	Larry Beard 1201 Spyglass Drive, Suite 100 Austin, TX 78746	5311	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
26	Larry Donnell Jones 3589 Bishops Gate Drive Memphis, TN 38115	1566	10/23/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$35,977.39 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
27	LaTika M. Dowe 31 6th Avenue Carneys Point, NJ 08069	4557	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$133,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC-RFC Holding Company, LLC	12-12029
28	Laura W. Rosier Edmond R Rosier 4316 Crump Road Tallahassee, FL 32309	4634	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$98,142.30 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
29	LAURIE A LYNCH REBECCA R CARMAN 3721 SUE ELLEN DR RALEIGH, NC 27604-4245	577	09/20/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$65,125.06 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
30	LAW OFFICES OF CRISTINA FUSCHI 1120 PARK AVE STE A ORANGE PARK, FL 32073	1231	10/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
31	Law Offices of Feng Li & Associates 291 Broadway Suite 1501 New York, NY 10007	240	06/27/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured UNLIQUIDATED Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
32	LAW OFFICES OF JAMES G FELEEN PLLC 2 PLEASANT ST STE 3 CLAREMONT, NH 03743	707	09/24/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
33	LAW OFFICES OF NEIL ROSENBAUM 247 HARTFORD ST SAN FRANCISCO, CA 94114	2201	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$10,000.00 General Unsecured	Residential Capital, LLC	12-12020
34	LEBRATO LAW OFFICES GARY LEBRATO 6424 BLUFFTON RD FORT WAYNE, IN 46809	3723	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
35	Lee Ingley 28712 West Highland Ct Castaic, CA 91384	4610	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
36	Leilani R. Sulit 3415 N. Odell Ave. Chicago, IL 60634	1397	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$280,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
37	LEO F GARVEY ATT AT LAW PO BOX 20391 SEATTLE, WA 98102	1376	10/18/2012	UNLIQUIDATED Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
38	Leonel P. Daveisa 31 Ellsworth Ave Brockton, MA 02301	1883	10/26/2012	\$227,000.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
39	Leslie S.S. Lai 95-1005 Kailewa St Mililani, HI 96789	3807	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$47,000.00 General Unsecured	Residential Capital, LLC	12-12020
40	Lila L. Scherl c/o David Scherl 4 Pump Lane Ridgefield, CT 06877	5706	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
41	Linda Faye Ray (Nicholson) 4023 E.123 Terrace Grandview, MO 64030	4372	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$40.00 Secured UNLIQUIDATED Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
42	Linda Gibson 536 W. 61 PL Chicago, IL 60621	2028	10/30/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
43	Linda Grant 4437 Flint Oak Drive Belton, TX 76513	4337	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$279,910.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage USA Corporation	12-12031
44	Linda M Sueta 10269 Cedar Cove Ln Clarkston, MI 48348	4415	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$112,752.97 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
45	Linda M Sueta 10269 Cedar Cove Ln Clarkston, MI 48348	4417	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$81,637.53 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
46	Linda M. Chavers aka Linda Marie Mitchell c/o Jina A. Nam, Esq. Law Offices of Jina A. Nam & Associates 18000 Studebaker Road, Suite 700 Cerritos, CA 90703	5019	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$24,120.32 General Unsecured	Residential Capital, LLC	12-12020
47	Lisa Audesse 210 #28 Washington Street Peabody, MA 01960	4645	11/13/2012	UNLIQUIDATED Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
48	Lisa M. Wischler 5438 Crestview Heights Dr Bettendorf, IA 52722	5315	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
49	Lois Baker 330 Daylilly Way Middletown , DE 19709	1612	10/24/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$4,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
50	Lois M. Bankhead 926 West 540 South Tooele, UT 84074	1364	10/17/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$26,507.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
51	Lolita Hite LOLITA HITE VS. THE REAL ESTATE BROKERS LENDING SERVICE, PNC MORTGAGE CORP., BANK ONE, NA 12705-07 Locke Avenue Cleveland, OH 44108	6268	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$52,856.24 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
52	Loren L. Cabrera 1584 Honeysuckle Lane San Diego, CA 92114	4925	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$15,377.59 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
53	Lori A Wigod 1735 N. Paulina #601 Chicago, IL 60622	2558	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$370,000.00 General Unsecured	Residential Capital, LLC	12-12020
54	LORI CELL AND ROBERT C CELL 15 MARSHALL ST WEST ORANGE, NJ 07052	1563	10/23/2012	\$242,646.76 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
55	Lorraine Lollino 21197 Cimarron Way Santa Clarita, CA 91390	2148	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
56	LOUIS, KAREN T PO BOX 603 FLORISSANT, MO 63032	3947	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
57	Lucia Munoz 325 South Stiles Street Linden, NJ 07036	2251	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$382,524.00 Secured \$0.00 Priority \$27,899.73 General Unsecured	Residential Capital, LLC	12-12020
58	Lucia Munoz 325 South Stiles Street Linden, NJ 07036	2370	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$382,524.00 Secured \$0.00 Priority \$27,899.73 General Unsecured	GMAC Mortgage, LLC	12-12032
59	Lucille & Leonard Fishburn 326 E. 7th St Mt Carmel, PA 17851	4489	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$10,000.00 General Unsecured	Residential Capital, LLC	12-12020
60	Lucille Hudson 1836 Penfield St Philadelphia, PA 19126	1585	10/24/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$97,181.73 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
61	Lucious Hughes PO Box 41255 Los Angeles, CA 90041	2544	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$27,573.77 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
62	Lue H Tozser 18105 Glover Ct Accokeek, MD 20607-3223	4089	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
63	Lureather C. Rouse 13106 Beachwood Ave. Cleveland, OH 44105	4144	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$64,400.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
64	Lynda Diane Olsen 137 Lake Shore Drive Newnan, GA 30265	1539	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
65	M. Lewis Kennedy, Jr. Attn Jason L. Yearout Yearout & Traylor, PC 3300 Cahaba Road, Suite 300 Birmingham, AL 35223	4735	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$75,000.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
66	Madison F. Richardson, MD 8500 Wilshire Blvd #908 Beverly Hills, CA 90211	2057	10/30/2012	\$75,000.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$875,000.00 General Unsecured	Residential Capital, LLC	12-12020
67	Malini Nanda Raswant 8503 Capo Ct Vienna , VA 22182	1162	10/11/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$51,737.10 General Unsecured	Residential Capital, LLC	12-12020
68	Mardic Johnson Young 759 Clairidge Elm Trail Lawrenceville, GA 30046	2771	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$14,108.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	GMAC Mortgage, LLC	12-12032
69	Maree Jacks - Diegel 6900 N. Grant Ranch Blvd. Littleton, CO 80123	2181	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
70	Margaret & Francisco Flores 7165 Rutland Ave Riverside, CA 92503	1320	10/17/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
71	Margaret Ardoin 5402 Milant St Houston, TX 77021	4615	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$96,000.00 General Unsecured	Residential Capital, LLC	12-12020
72	Margaret McGill 3498 East Superior Road San Tan Valley, AZ 85143-5957	4658	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$227,744.45 General Unsecured	Residential Capital, LLC	12-12020
73	Maria Trinidad Alcala c/o Nick Pacheco Law Group, APC 15501 San Fernando Mission Blvd, Ste. 110 Mission Hills, CA 91345	5570	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$213,200.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
74	Marie Nicole Jeudy c/o Law Office of Adam I. Skolnik, P.A. 1761 West Hillsboro Boulevard, Suite 201 Deerfield Beach, FL 33442	3641	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$44,243.33 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
75	Mario Garcia & Yolanda Garcia 2001 Arnold Ave Costa Mesa, CA 92627	4929	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
76	Marion L. Jenkins and Sharon B. Jenkins 405 Grant Park Place Atlanta, GA 30315	4431	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$2,000,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
77	Marisela Sandoval 270 Magnolia St Denver, CO 80220	1459	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$90,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
78	Marisela Sandoval 111 Holly St Denver, CO 80220	1464	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$592,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
79	Mark & Debbie Gilmore 8748 Golden Lane Desoto, KS 66018	2362	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$4,739.05 General Unsecured	Residential Capital, LLC	12-12020
80	Mark James Keough and Mahin Keough 1998 Family Declaration of Trust Mark J. and Mahin Keough, Trustees 174 La Verne Ave. Long Beach, CA 90803	1134	10/10/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
81	Mark Ragonese 1929 N Pepper St Burbank, CA 91505	4496	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$90,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
82	Marlu Oliphant West 61-529 Kamehameha Highway Haleiwa, HI 96712	4490	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$1,406,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
83	Marnell Reed 4583 W Spencer Place Milwaukee, WI 53216	5638	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$8,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
84	Martha R. Perez 464 S. East Ave Aurora, IL 60505	4387	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
85	Martin E. Threet & Associates DEUTSCHE BANK NATL TRUST, AS TRUSTEE OF MASTR 2007- 01, PLAINTIFF, V D 1314 CV 09-1616 BARBARA J PINO, AN UNMARRIED WOM ET AL 6605 Uptown Blvd. NE Ste. 280 Albuquerque, NM 87110-4212	5564	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$200,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
86	Marvin Fight 14309 Richmond Ave Grandview, MO 64030	1331	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020
87	Mary E Payne Williams Mary E Williams 2143 67th St St. Louis, MO 63121-5636	1965	10/29/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$25,600.00 Secured \$10,331.06 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
88	Mary Jean Gasper and Reavon Rachell Gasper 506 Nicholls Street Donaldsonville, LA 70346	1393	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$174,600.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
89	Mary Lentrelle Williams 12222 Village Drive Walker, LA 70785	1678	10/25/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$162,809.35 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
90	Mary Simmons c/o The Tracy Firm, Ltd. 800 W. Fifth Ave. Suite 201A Naperville, IL 60563	168	06/25/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$250,000.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
91	Maryanne Bernardo 47 Naugatuck St East Haven, CT 06512	1471	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$242,444.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
92	Matthew and Josephine Carroll 976 Gardenia Ct San Marcos, CA 92078	2044	10/31/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$284,649.57 Secured \$0.00 Priority \$0.00 General Unsecured	EPRE LLC	12-12024
93	MATTHEW D WEIDNER ATT AT LAW 1229 CENTRAL AVE ST PETERSBURG, FL 33705	1277	10/15/2012	\$37,971.94 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
94	Maureen E. Ray Maureen E. Ray 521 Pigeon Forge Rd Pflugerville, TX 78660	1088	10/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured UNLIQUIDATED Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
95	Mauro Martins 31 Camp Street Newark, NJ 07102	2260	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$524,000.00 Secured \$0.00 Priority \$78,903.86 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
96	Mauro Martins 31 Camp Street Newark, NJ 07102	2274	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$524,000.00 Secured \$0.00 Priority \$78,903.86 General Unsecured	GMAC Mortgage, LLC	12-12032
97	Maxwell RS Manera and Adele S Manera 4644 Hoomana Road Lihue, HI 96766	332	07/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority UNLIQUIDATED General Unsecured	GMAC Mortgage, LLC	12-12032
98	Mayomy Hernandez Abreu 1044 SW 124th Court Miami, FL 33184	1260	10/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$286,331.16 Secured \$0.00 Priority \$184,425.00 General Unsecured	Residential Capital, LLC	12-12020
99	Melanie Eber 1099 - Q West 133 Way Westminster, CO 80234	2468	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$124,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
100	Melanie Eber 1099 - Q West 133 Way Westminster, CO 80234	2477	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$105,500.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
101	Merrilyn J. Fooshee 2902 Airport Rd. #127 Colorado Springs, CO 80910	4765	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$14,936.91 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
102	Meung Ae Yi 3435 Wilshire Blvd #1840 Los Angeles, CA 90010	5646	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,359.76 General Unsecured	Residential Capital, LLC	12-12020
103	Michael & Donna Dolan in pro per TMS MORTGAGE, INC. DBA THE MONEY STORE VS. MICHAEL T. DOLAN AND DONNA M. DOLAN 21 Kent Street Smithtown, NY 11787	2020	10/30/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Funding Company, LLC	12-12019
104	Michael & Melissa Ellis 10232 N. 45th Ave Glendale, AZ 85302	5394	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$1,400.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
105	Michael & Melissa Ellis 10232 N. 45th Ave Glendale, AZ 85302	5401	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$190,613.28 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
106	Michael and Juli Muzelak 8184 Shady Grove Road Jacksonville, FL 32256	1170	10/12/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$392,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
107	MICHAEL B DEDIO ATT AT LAW 13037 WESTERN AVE BLUE ISLAND, IL 60406	681	09/24/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$3,000.00 General Unsecured	Residential Capital, LLC	12-12020
108	MICHAEL D CALARCO ATT AT LAW 605 MASON ST NEWARK, NY 14513	944	10/04/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
109	Michael D Hollis Karen Brawly Hollis 1807 Elm Tree St St. Peters, MO 63376	2527	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020
110	Michael D. Jusu 1140 Sunray Court Jacksonville, FL 32218	4772	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$199,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC-RFC Holding Company, LLC	12-12029

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
111	Michael E Rohler 1041 N Jackson St Andrews , IN 46702	1380	10/18/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$102,841.68 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
112	MICHAEL HERMOSILLO VS GMAC MORTGAGE LLC FKA GMAC MORTGAGE Law Offices of Victor Hobbs 15039 Costa Mesa Drive La Mirada, CA 90638	4471	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	GMAC Mortgage, LLC	12-12032
113	MICHAEL J. QUARESIMA PHYLLIS E. QUARESIMA 28 WYNDEMERE COURT CAPE MAY COURT HOUSE, NJ 08210	1443	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
114	MICHAEL R PASTERNAK BARBARA PARISI-PASTERNAK 720 E 19TH STREET BROOKLYN, NY 11230-1806	740	09/25/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$130,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
115	Michael Tookmanian 16 Wingate Court Blue Bell, PA 19422-2526	3615	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
116	MICHELLE RENEE ATKINSON 624 EAST FORGE AVENUE MESA, AZ 85204	3697	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
117	Millicent Steele P.O. Box 51216 Durham, NC 27717	1257	10/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$113,250.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
118	Mitchell and Cheryl Riley 102 Fingerboard Rd Vanceburg, KY 41179	2056	11/01/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020
119	Mitchell H Nappier 3788 Benjamin Rd Johns Island, SC 29455	4548	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
120	Mona Neese 1209 Wildwood Rd Byram, MS 39272	4414	11/12/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$1,923.98 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
121	Monica Anthony 5095 Longbow Drive Klin, MI 39556	2766	11/07/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$1,900.85 General Unsecured	Residential Capital, LLC	12-12020
122	Montez Timoteo & Filiki Timoteo 760 E Ft. Pierce Dr. N St. George, UT 84790	1446	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$71,624.82 Secured \$0.00 Priority \$26,750.36 General Unsecured	Residential Capital, LLC	12-12020
123	Mrs. Tomekia Moore Rouse 73 Apollo Dr Hampton, VA 23669-2005	2442	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$316,197.21 General Unsecured	Residential Capital, LLC	12-12020
124	Nadine Cruz 4315 Prelude Pass Elmendorf, TX 78112	4746	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$95,693.08 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
125	Nancy Jane Garcia 43732 Rembrandt St Lancaster, CA 93535	998	10/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$10,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
126	Nancy N. Matney 1958 Horlbeck St Florence, SC 29505	2080	11/01/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$217,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
127	Nguyet M. Peterson 2541 Cobble Hill Court - Unit L Woodbury, MN 55125	1528	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured BLANK Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032
128	Nicole Pearson 18302 Sunderland St Detroit, MI 48219	4609	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
129	Noeida G. Ricks 1901 Tiffany Dr La Place, LA 70068	1986	10/30/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$101,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
130	Olga Ortiz 2727 Wagner Heights Rd Stockton, CA 95209-1794	2185	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
131	Olivia Awadalla PO Box 70176 Los Angeles, CA 90070	4146	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$85,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
132	Olof Christian Ferm 11 Poplar Drive Raymond, NH 03077	3726	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$10,557.00 Secured UNLIQUIDATED Priority \$303,868.00 General Unsecured	Residential Capital, LLC	12-12020
133	OSCAR OLSEN III AND FL SOLUTIONS AND REMODELING WORK 101 BELLGROVE DR APT 2B MAHWAH, NJ 07430-2263	3838	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$11,200.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
134	Oscar Sanchez 6748 S. Kolin Ave Chicago, IL 60629	2178	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$20,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
135	Omwatie Chowdhury The Law Offices of Julio C. Marrero & Associates, PA 3850 Bird Road, Penthouse One Coral Gables, FL 33146	5421	11/16/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$250,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
136	Pamela Nelson Foster, Melvin V Foster 800 High St Apt 112 Palo Alto, CA 94301	2096	11/02/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$392,962.53 General Unsecured	Residential Capital, LLC	12-12020
137	Pamela R. Woodlief-Mccullough 1021 E. Fairview Blvd Inglewood, CA 90302	1979	10/29/2012	\$188,813.33 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
138	PARRISH CROSS AND GENISIO 702 S PEARL AVE JOPLIN, MO 64801	838	09/28/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
139	PATRICIA A JONES 3183 SOUTH EAST 23RD STREET GRESHAM, OR 97080	4214	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$214,000.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
140	Patricia A Senate 17929 Emelita St Encino, CA 91316	3705	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority \$0.00 General Unsecured	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
141	Patricia Francis Hoffman 6731 Stanley Ave. Carmichael, CA 95608	2373	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$650,000.00 General Unsecured	Executive Trustee Services, LLC	12-12028
142	Patricia Webber - Scott 2005 Elizabeth Ave Shelby, NC 28150	2176	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020
143	Patti Lane Steen 9200 East Bridge Drive Germantown, TN 38139	4590	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$177,895.42 General Unsecured	Residential Capital, LLC	12-12020
144	Patty Cunningham 7224 Bernard Avenue Cincinnati, OH 45231	2667	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured UNLIQUIDATED Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
145	Paul D. Rachina 121 Vine Street, Suite 2207 Seattle, WA 98121	4265	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$100,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

TWENTIETH OMNIBUS OBJECTION (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number
146	Paul W. Nichols and Sherri F. Blasengym 2637 Cypress Ave Stockton, CA 95207	5716	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020
147	Pauline & David Newberry 1123 South Homewood Ave Springfield, MO 65802	1111	10/10/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$89,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
148	Peatron Cummings 3171 Emerald Street Memphis, TN 38115	1578	10/23/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$106,000.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020
149	Pedro Diaz 2839 Cleveland Street Hollywood , FL 33020	4364	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$73,389.70 General Unsecured	Residential Capital, LLC	12-12020
150	Pedro H Gonzalez 3108 East 16th Street National City, CA 91950	2564	11/07/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$3,000.00 General Unsecured	Residential Capital, LLC	12-12020